Forced Out: Evictions, Race, and Poverty in Toronto

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Executive Summary

This study aims to add to the knowledge on evictions in Toronto in three ways. First, it describes the numbers and rates of formal eviction applications in Toronto 2010-2018. Second, it maps their geographic distribution. Third, it correlates formal eviction application filing rates with census tract sociodemographics of renter households from the 2016 Census to uncover who may be at increased risk of eviction. In order to examine these questions, we use administrative data from the Landlord and Tenant Board, and 2016 Census data.

Key Findings

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1) 190,000 formal eviction applications were filed within the City of Toronto between 2010 and 2018. Over 20,500 were filed in 2018 alone. 75 per cent of formal eviction applications were linked to late or non-payment of rent alone.

2) Eviction filing rates are 4 times higher in some neighbourhoods in Toronto. City-wide, in 2018 there was 1 formal eviction application for every 20 renter households. In some neighbourhoods there was 1 eviction filing for every 5 renter households. These high eviction neighborhoods tend to be in Toronto's inner suburban communities, though hotspots can be found across Toronto's former municipalities.

3) Poverty plays a significant role in evictions in Toronto. Our analysis shows that census tracts with 53 per cent renter poverty have 2.5 times higher eviction filing rates on average compared to census tracts with 21 per cent poverty, even after controlling for other factors such as age, gender, and immigrant status.

4) The Black population of Toronto may be at higher risk of eviction. This study found that census tracts with 36 per cent Black renter households have twice the eviction filing rates compared to census tracts with 2 per cent Black households, even after controlling for poverty and other important factors.

5) Subsidized housing is linked to lower eviction filing rates. Eviction filing rates significantly decrease as the percentage of renters in subsidized housing increases. Census tracts with no subsidized housing had evictions rates 2 times higher when compared with areas with 36 per cent subsidized housing, even after controlling for other factors.

Stable housing is a well-known social determinant of health, and evictions therefore can have negative impacts on the health and well-being of tenants. Evictions can be deeply stressful and destabilizing for the conditions that keep people healthy. Achieving health for all Torontonians will require addressing residential evictions through policy action.

Introduction

Evictions have detrimental and cascading impacts on tenants' health and well-being. Evidence from a recent systematic review found that people facing involuntary loss of housing have worse health outcomes, both mental (depression, anxiety, psychological distress, suicides) and physical (self-reported health, blood pressure) (Vasquez-Vera et al. 2017). In qualitative studies tenants have reported profound stress and anxiety from eviction impacting tenants' work, sleep, and ability to make major decisions (Desmond 2016).

Evictions are destabilizing not only for individuals, but also for communities and neighbourhoods. The forced displacement of evictions can fray the social support networks in neighbourhoods and buildings (Desmond 2015; Vasquez-Vera et al. 2017). Meaningful social connections and social capital have been shown to have important mental and physical health effects on individual and population health (Murayama et al. 2012; Toronto Foundation 2018).

Previous surveys report that evictions disproportionately burden those with low incomes, lone parent families, children, female headed households, single adults, Indigenous people, newcomers, racialized people, and those with mental health challenges (Acacia 2006). The known harms of evictions and their disproportionate impact on marginalized communities taken together may lead to increased health disparities. Framed positively, this suggests that preventing evictions and reducing their harm could improve population health and health equity.

Rental Market Context
Toronto's rental market provides fertile ground for evictions. Rents in the City of Toronto are high relative to tenant incomes and rising. Average inflation-adjusted private-market apartment rents have increased by 12 per cent over the last decade, while real median tenant incomes decreased by 1 per cent (CANCEA 2019). Asking rents have increased even faster, reaching 50 per cent higher than average rents – higher than what low-income renters can afford (City of Toronto 2017).

Today in Toronto, 87 per cent or 122,250 low-income tenant households are living in unaffordable housing, paying over 30 per cent of their income on rent (CANCEA 2019). Almost half these households are living in severely unaffordable housing, paying over 50 per cent of their income on rent - a very precarious situation that in conjunction with an unexpected job loss or illness can leave to households unable to pay their rent in full.

Aim of Study
This study aimed to answer three questions:
- (1) What are the trends in evictions applications?,
- (2) What are their geographic distribution?, and
- (3) What are the sociodemographic characteristics of census tracts that correlate with higher eviction filing rates?

Methods

Two methods were chosen to examine these research questions. The eviction data analyzed in this study are from filings at the Landlord and Tenant Board and the sociodemographic data is from the 2016 Census. Maps were created using ArcGIS Pro 2.5, and regression modeling was completed in Stata.

Descriptive Analysis Methods

For the first two research questions, descriptive statistics are drawn from Landlord and Tenant Board (LTB) administrative data. This involves examining trends over time and the geographic distribution of eviction applications from 2010 to 2018. Descriptive statistics are given for the number of eviction applications, types, and rates.

LTB eviction application data were geocoded using ESRI's geocoding tool and the address on the eviction filing. Digital record-keeping of eviction applications at the LTB began mid-year in 2009, and the end of 2018 was chosen in order to examine complete years for when the data was retrieved. The Census 2016 sociodemographic data was a custom tabulation provided by the Neighbourhood Change Research Partnership of the University of Toronto (NCRP 2019).

Multiple geographies are used in examining trends over time and geographic distribution. These geographies were chosen to reflect Official City of Toronto neighbourhoods and for ease in cartographic interpretation (three-digit postal codes).

Regression Analysis Methods

For our last research question, regression methods were used to investigate which census tract[1] sociodemographic characteristics correlate with higher eviction filing rates.[2]

In our regression model we limited eviction applications to primary applications for non-payment of rent (L1) and noise, disturbance, conflict, and no-fault (L2) records. We excluded secondary eviction applications linked to when tenants had already given notice to leave or when tenants failed to meet the conditions of a settlement order. The aim was to focus on the primary underlying eviction applications as opposed to secondary applications. In order to examine renter characteristics (race, sex, etc.) at the household level, we applied the characteristics of the Primary Household Maintainer (PHM) to the household.[3] This produced a dataset where 2016 Census data was used to predict eviction rates. For more technical details on our regression models see Appendix B.

This paper uses race data from the 2016 Census on visible minority status. Visible minority status is self-reported. The question on the Census is 'Is this person:' and respondents are provided with 11 choices to indicate race and a write-in option. The concept of visible minority is defined in Canadian legislation, in particular the Employment Equity Act. The visible minority concept has been subject to criticism, crucially for obscuring important within-category variability (Committee on the Elimination of Racial Discrimination 2012).

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[1] Census tracts are relatively small and stable geographic areas that usually have a population between 2,500 and 8,000 persons. Their boundaries are set by Statistics Canada (Statistics Canada 2016).

[2] Eviction filing rates are author-calculated annual numbers of L1/L2 eviction applications filed in a census tract divided by the total number of renter households in the same census tract in 2016.

[3] A Primary Household Maintainer (PHM) is defined by Statistics Canada as "the person in the household most responsible for paying the rent or mortgage, the taxes, the electricity, etc., for the dwelling." If multiple persons are listed, the primary maintainer is the first listed (Statistics Canada 2016).

Application in the Evictions Process

In Ontario, eviction applications are one part of the formal eviction process. This process is regulated by the Landlord and Tenant Board (LTB) under the Residential Tenancies Act (RTA). The LTB is an administrative tribunal that adjudicates disputes between tenants and landlords and processes evictions. The RTA is the provincial act that governs rental tenancies, including rent control and evictions (LTB 2019; CLEO 2019).

If a landlord wants to formally evict a tenant, they start by sending them a notice of eviction. These notices are not filed formally at the Landlord and Tenant Board and as such the number of notices are not known. If the tenant disagrees with the eviction notice or does not move out and the landlord wants to proceed with eviction, the landlord can file an eviction application with the Landlord and Tenant Board. Eviction applications trigger a hearing at the Landlord and Tenant Board, and they are the main source of data for this study (LTB 2019; CLEO 2019).[1]

Simplified Eviction Process Flowchart

Tenant in Rental Housing → Eviction Notice → Eviction Application → Landlord and Tenant Board Hearing → Tenant Not Evicted

Eviction Notice → Tenant Leaves; Housing Lost

Landlord and Tenant Board Hearing → Eviction Order; Housing Lost
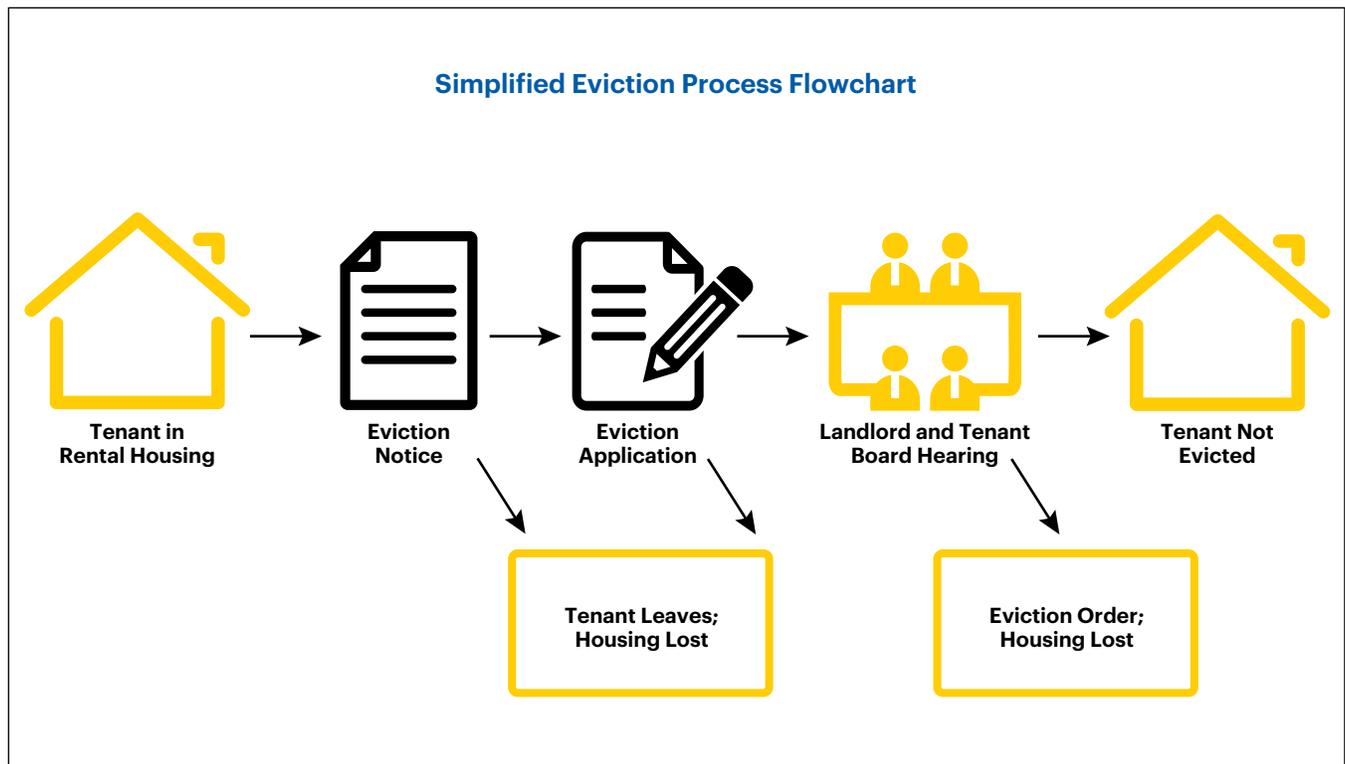
Using this dataset and variables, we carried out negative binomial regression analyses, predicting the number of eviction applications after May 2016, up to end of December 2016, in each tract. Regression analyses only considered the renter population. We included number of rental dwellings as an 'exposure' variable (we took the natural log of the variable, and constrained its coefficient to 1). This effectively transforms the outcome variable to be a rate, while constraining its values to not fall below 0 or exceed 1. For this analysis we used the following factors: per cent renters under LIM-AT, per cent renter PHM who self-assigned Black, per cent renter PHM who self-assigned South Asian, per cent renter PHM who self-assigned Chinese, per cent in subsidized housing, per cent of renter PHM who self-assigned female, per cent of renter PHM who are under 25, and per cent of renter PHM who are immigrants.

Results
Descriptive Analysis – Trends and Geographic Distribution of Eviction Applications

Eviction Applications Number and Filing Rate

Toronto tenants have received just over 23,600 formal eviction applications each year on average since 2010. This averages roughly 1 formal eviction application for every 20 tenant households. Formal eviction applications have decreased city-wide from a high of just over 27,000 filed in 2012, to a low of just under 20,500 in 2018.

Figure 1 - Graph: Number of Eviction Applications Filed in Toronto 2010-2018
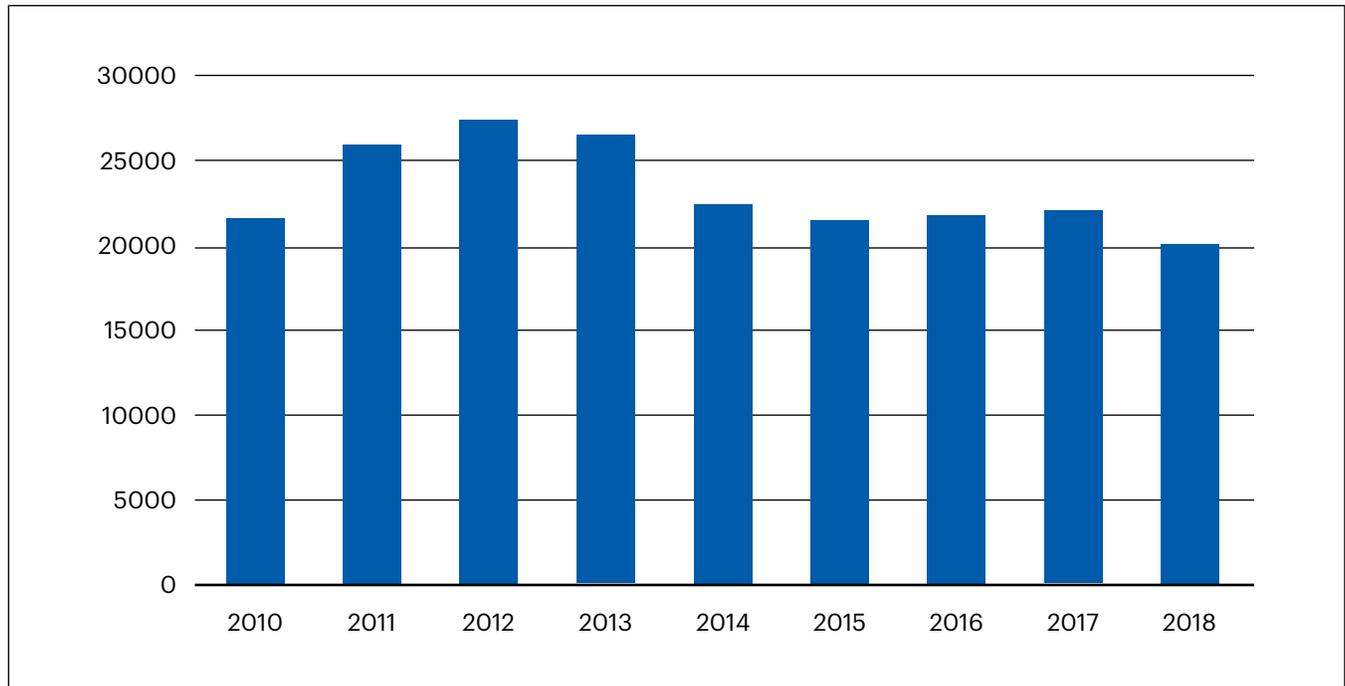

Rate of Eviction Applications

The eviction filing rate follows a similar trend. The eviction filing rate is calculated as the total number of formal eviction applications divided by the number of renter households. For example, a 4 per cent eviction filing rate would mean that there were 4 formal eviction applications filed per 100 renter households. The eviction filing rate peaked in 2012 at over 5 per cent and in 2018 dropped to a low of under 4 per cent.

Types of Eviction Applications

Three quarters of formal eviction applications filed between 2010 and 2018 were applications for non-payment of rent alone (see figure 2). These applications are designated L1 eviction applications. Toronto tenants have received 17,000 such eviction applications per year on average over the study period. This has decreased from a high of over 21,000 L1 eviction applications in 2012, to a current low of just over 13,000 in 2018. There were 25 per cent fewer L1 eviction applications filed in 2018 compared to 2010.

Figure 2 - Graph: Eviction Applications by Type Filed in Toronto 2010-2018
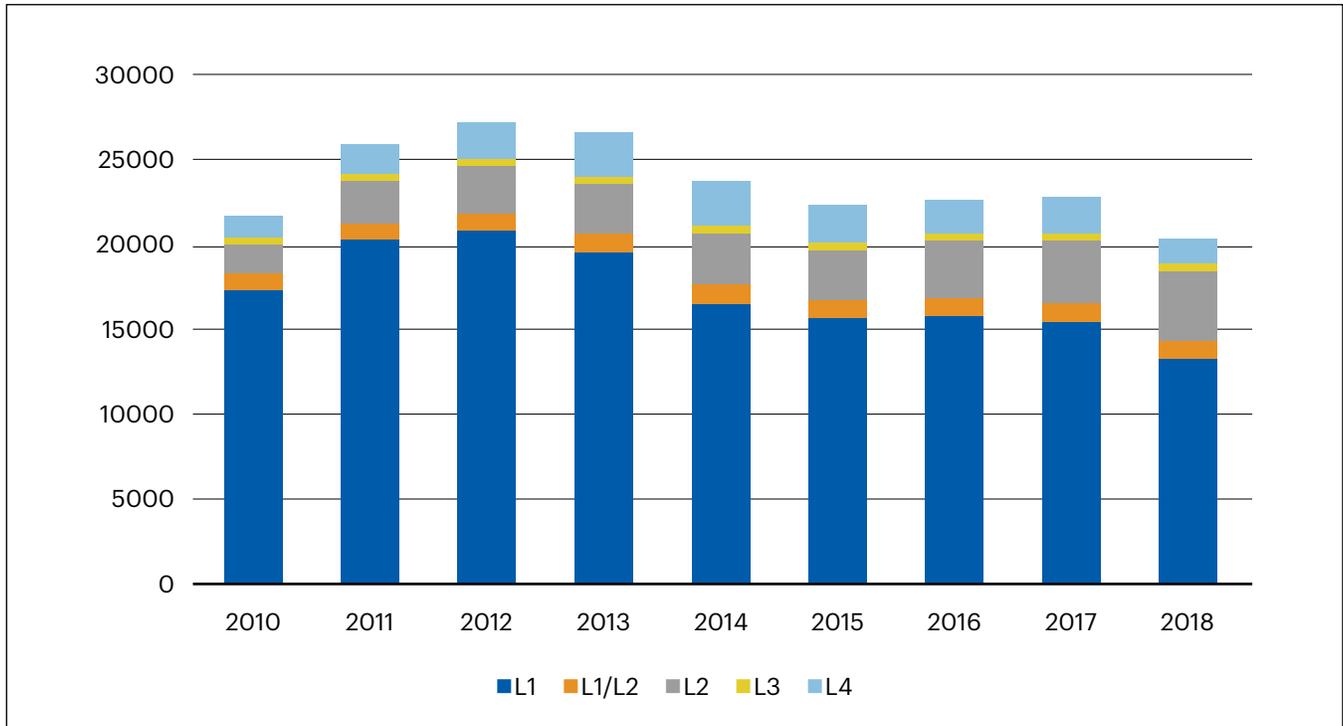
Note: **L1** - Application to Evict A Tenant for Non-Payment of Rent and To Collect Rent the Tenant Owes
　　　L2 - Application to End a Tenancy and Evict a Tenant (e.g. for disturbance, see Appendix A)
　　　L3 - Application to End a Tenancy – Tenant Gave Notice or Agreed to Terminate the Tenancy
　　　L4 - Application to End a Tenancy and Evict a Tenant - Tenant Failed to Meet Conditions of a Settlement or Order

Eviction applications not related to payment of rent have more than doubled increasing from 1,800 in 2010 to nearly 4,300 in 2018. These non-rent related eviction applications are generally categorized as L2 eviction applications, and these are the second most common type of eviction application. L2 applications include interfering with others, damage, noise, landlord's own use, renovation, and demolition.

Geographic Distribution of Eviction Applications
Eviction applications are not evenly distributed across Toronto. The distribution of eviction applications across the city can be partially explained by the location of rental apartments. Neighbourhoods with few rental apartments, such as the Bridle Path and the Kingsway, had less than 10 eviction filings in 2016. Others, such as Black Creek and York University Heights, with greater numbers of rental apartments tenants, had over 400 evictions filings (see figure 3).

By presenting the number of evictions applications per 100 renter house holds (the eviction filing rates) we are able to control for the distribution of rental apartments in each area.[4] Eviction rates varied in 2016[5] from under 3 per cent in many neighbourhoods in the West End and Midtown, to 13 per cent in Weston (see figure 4).

Most of Toronto's 140 official neighbourhoods have an eviction filing rate between 2 per cent and 6 per cent, though a set of neighborhoods have significantly higher eviction filing rates (see figure 4). A total of 14 neighbourhoods had eviction filing rate above 8 per cent in 2018, having on average more than 2.5 times the Toronto rate. Of these, 7

[4] The eviction filing rate is the number of formal residential eviction applications filed by landlords and property managers at the LTB divided by the number of renter households in a geography. Authors calculation.

[5] Eviction filing rates are presented for 2016 as this is the most up to date data on the numbers of renter households as drawn from the 2016 Census. This is used as the denominator in the calculation of eviction filing rates.

neighbourhoods had eviction filing rates above 10 per cent: Woodbine-Lumsden, Weston, York University Heights, Black Creek, Mount Olive-Silverstone-Jamestown, Morningside, and Beechborough-Greenbrook.

Some neighbourhoods have both high numbers of eviction applications and high eviction filing rates. These include neighbourhoods near Jane-Finch, Downsview, Rexdale, Weston-Mount Dennis, Woburn, Morningside, Scarborough Village, Malvern, and Parkdale. These neighbourhoods tend to be home to higher numbers of tenant households, and in particular, more low-income renter households. The multivariate regression analysis in the next section examines the role that poverty, race/ ethnicity, and other factors play in predicting eviction filing rates across Toronto geographies.

Figure 3 - Map: Number of Eviction Applications 2018
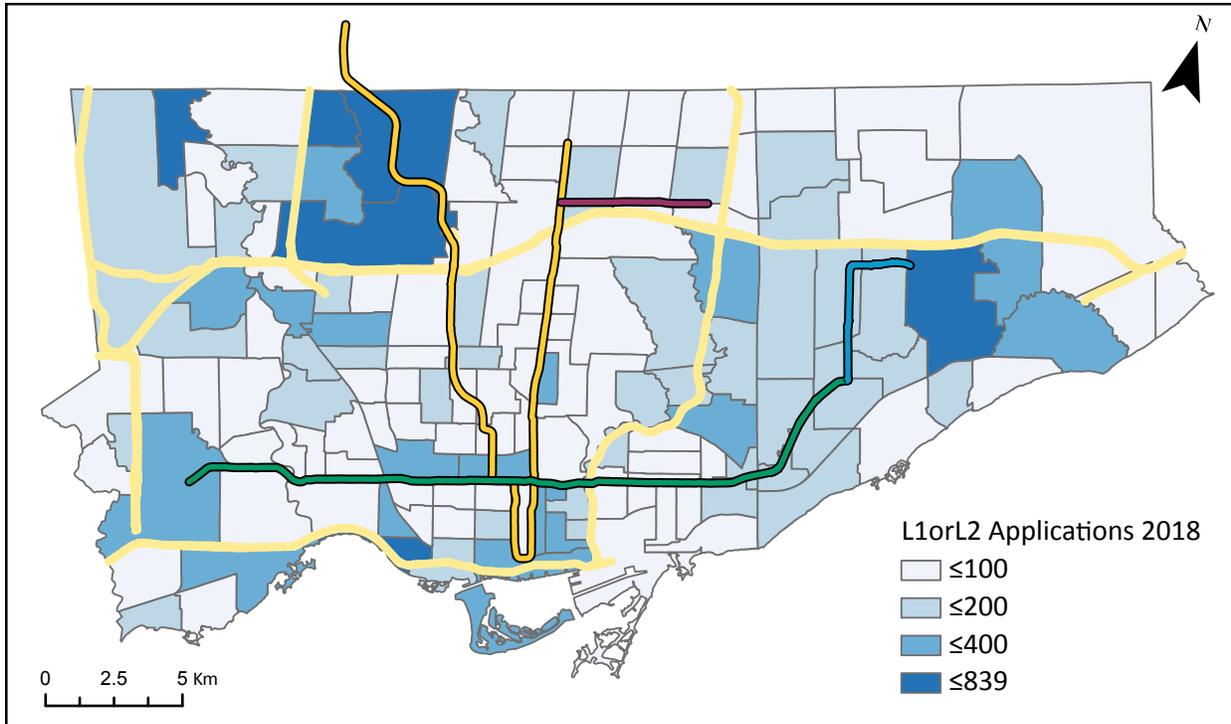
An eviction application is a formal application made by a landlord or property manager to evict a tenant. Eviction applications are made to the Landlord and Tenant Board either online or through the post. Applications trigger a hearing at the LTB and can, though do not always, result in an eviction.

Figure 4 - Map: Eviction Filing Rate 2016
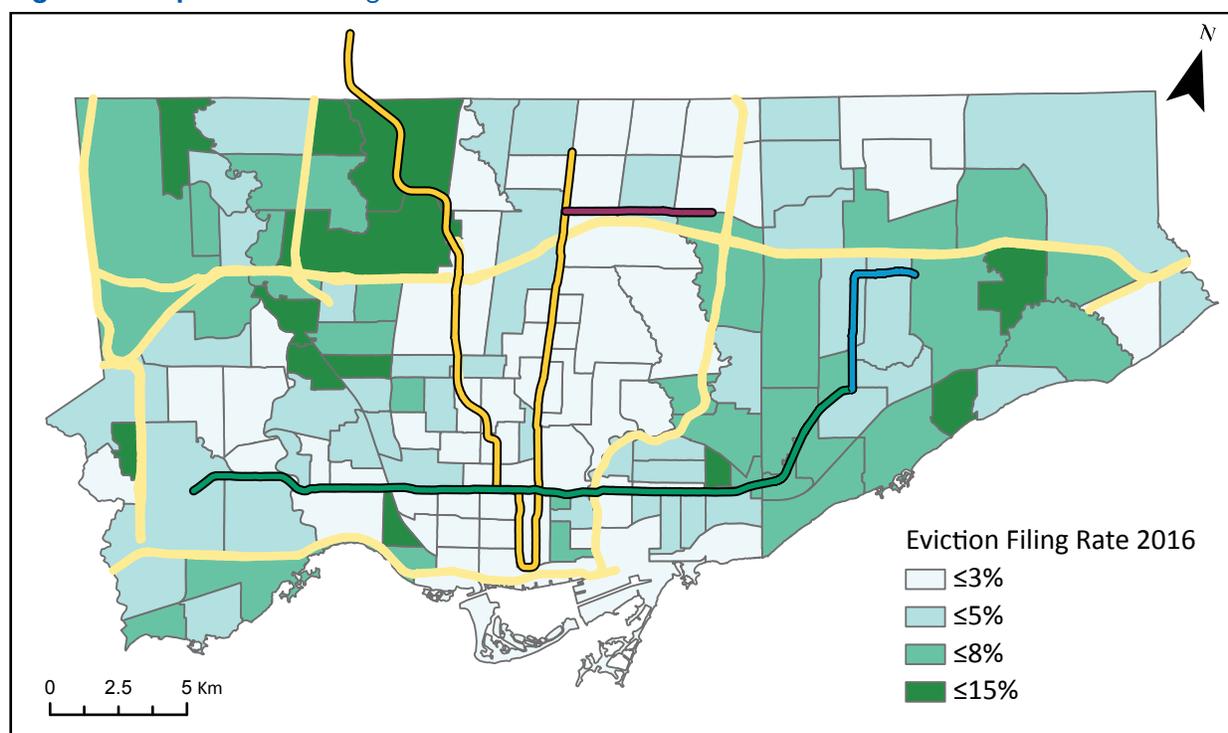
Eviction filing rate is the total number of formal eviction applications divided by the number of renter households in each neighbourhood. For example, 15% would mean that there were 15 formal eviction applications filed per 100 renter households in the neighbourhood.

Regression Analysis – Associations between Census Tract Sociodemographic Characteristics and Eviction Filing Rates

This subsection presents results from a regression analysis in order to examine which populations are most affected by evictions. These results present associations between eviction filing rates and the characteristics of renter households in Toronto's census tracts.

We found four significant results from our regression model which are presented in figure 5. These associations are after controlling for these four factors; and percent of renter households that are immigrants, female-led, and under 25 years of age.[6]

Census tracts with a higher percentage of self-identified Black renters have significantly higher eviction filing rates. Census tracts with 36 per cent Black[7] renter households have a 2.1 times higher eviction filing rates compared to census tracts with 2 per cent Black households (see figure 5 and figure 6).

Independently of this association with race, census tracts with a higher percentage of renters living with low incomes[8] also had higher eviction rates. Census tracts with 53 per cent renter poverty have 2.5 times higher eviction filing rates on average compared to census tracts with 21 per cent poverty (see figure 5 and 7). This association controls for other factors such as age, gender, and immigrant status.

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[6] See Appendix B for detailed regression results and control factors.

[7] Self-identified Black Primary Household Maintainers (PHM) from the 2016 Census. Statistics Canada defines PHM as "the person in the household most responsible for paying the rent or mortgage, the taxes, the electricity, etc., for the dwelling." (Statistics Canada 2016).

[8] The Low Income Measure – After Tax (LIM-AT) is a Statistics Canada low income measure which in simple terms counts the number of households with a income below 50 per cent of median income. Income is 'adjusted' by the number of people in each household (Statistics Canada 2016).

Census tracts with higher percentages of renters living in subsidized housing, eviction filing rates significantly decreased. Census tracts with 0 per cent subsidized housing had evictions rates 2.0 times higher on average compared to census tracts with 36 per cent subsidized rental housing.

Census tracts with higher percentages of people who self-assessed Chinese origin are negatively associated with eviction rates.

Figure 5 - Regression Results: Eviction Rate by Census Tract Sociodemographic Characteristics
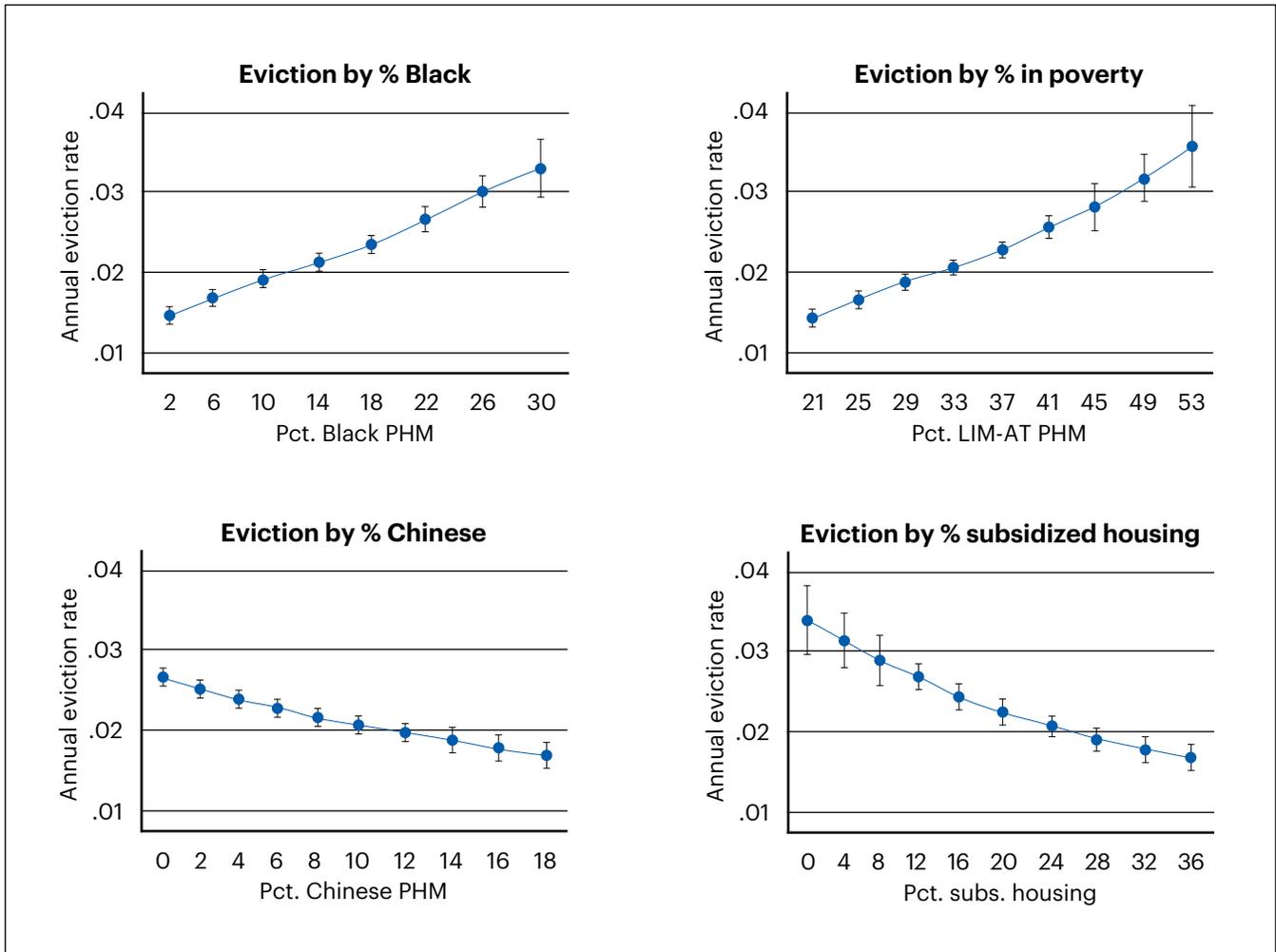
We found no significant association between per cent female primary household maintainer (PHM)[9] and eviction filing rates. We also did not find significant interaction effects between the percentage of Black people (PHM) living in census tracts and percent LIM-AT, meaning the association between the per cent Black population living in census tracts and eviction filing rates was roughly the same, regardless of levels of poverty. Detailed regression results can be found in Appendix B.

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[9] A Primary Household Maintainer (PHM) is defined by Statistics Canada as "the person in the household most responsible for paying the rent or mortgage, the taxes, the electricity, etc., for the dwelling." If multiple persons are listed, the primary maintainer is the first listed (Statistics Canada 2016).

Figure 6 - Map: Black Torontonian Renters and Eviction Filing Rate 2016
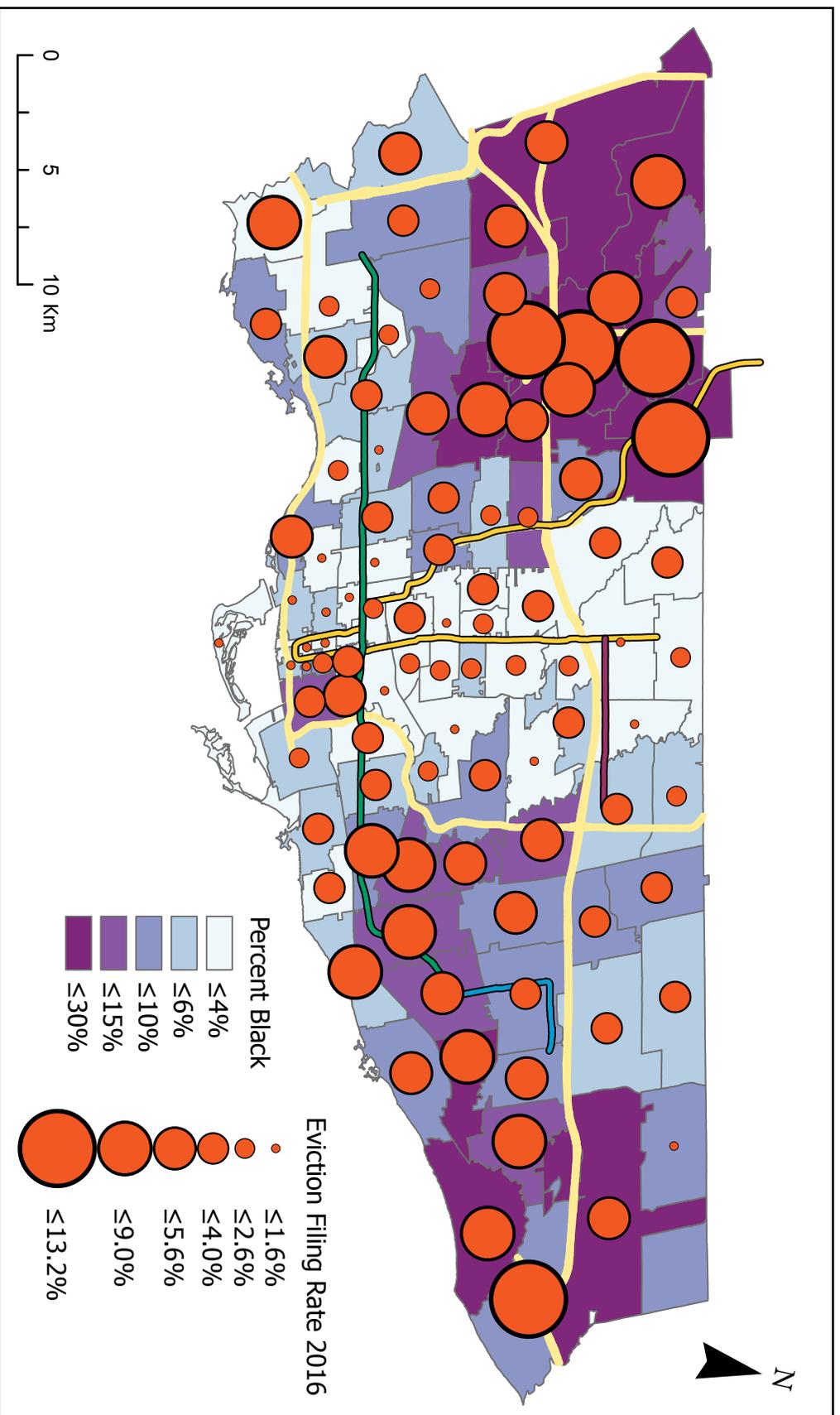
Percent Black
- ≤4%
- ≤6%
- ≤10%
- ≤15%
- ≤30%

Eviction Filing Rate 2016
- ≤1.6%
- ≤2.6%
- ≤4.0%
- ≤5.6%
- ≤9.0%
- ≤13.2%

0   5   10 Km

N

Eviction filing rate is the total number of formal eviction applications divided by the number of renter households in each neighbourhood. For example, 14% would mean that there were 14 formal eviction applications filed per 100 renter households in the neighbourhood. Percent Black is the percentage of the population that identified as Black on the 2016 Census.

Figure 7 - Map: Poverty and Eviction Filing rate 2016
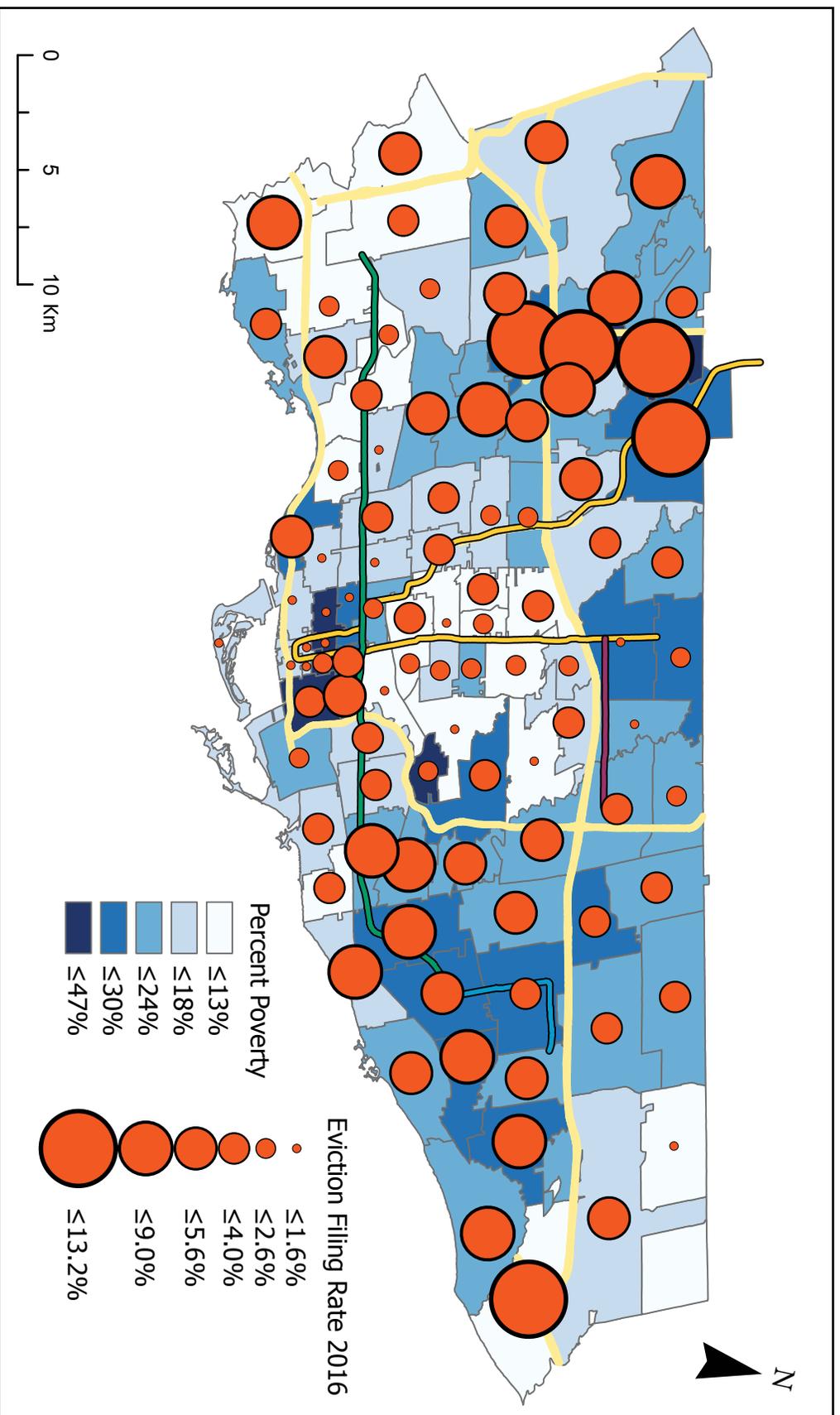
Percent Poverty
- ≤13%
- ≤18%
- ≤24%
- ≤30%
- ≤47%

Eviction Filing Rate 2016
- ≤1.6%
- ≤2.6%
- ≤4.0%
- ≤5.6%
- ≤9.0%
- ≤13.2%

0   5   10 Km

Eviction filing rate is the total number of formal eviction applications divided by the number of renter households in each neighbourhood. For example, 14% would mean that there were 14 formal eviction applications filed per 100 renter households in the neighbourhood. Poverty is percentage of the population that has an adjusted household income below the Low Income Measure - After Tax (LIM-AT), which is half of median income. This is taken from the 2016 Census.

Discussion and Interpretation

This study found significant associations between census tract sociodemographic characteristics and higher eviction filing rates, specifically higher poverty rates, more renters who were self-assigned Black in the 2016 census, and less subsidized housing. Our descriptive analysis also found that the number of eviction applications generally decreased over the study period. Some possible interpretations of these findings are discussed below.

Poverty

The correlation between poverty and increased eviction filing rates likely involves the heightened chance of arrears when tenants have low incomes. We found that 75 per cent of formal eviction applications over our study period were rooted in late or non-payment of rent. From 2010 to 2018 over 150,000 eviction applications were filed in Toronto for non-payment of rent alone, with no other reason included on the eviction application. These eviction applications are particularly concentrated in areas with greater numbers of low-income renters.

While our study did not examine associations between evictions and renters paying high proportions of their incomes on rent, it is likely that living in unaffordable housing is a risk factor for evictions. According to the census, the number of renter households living in unaffordable housing has increased by 20 per cent over the past 5 years as rents increased faster than incomes. In the Toronto region as of 2016, 48 per cent percent of renters are spending over 30 per cent of their income on rent – the commonly accepted Canadian benchmark for affordable housing. Even more precarious, 23 per cent of tenant households are living in severely unaffordable housing, spending over 50 per cent of their monthly gross income on rent.

Race

One possible explanation for the correlation between eviction filing rates and the percentage of Black-led renter households is racial discrimination. Studies continue to show that systemic and individual anti-Black racism exists in Toronto, and that they continue to affect the housing and life chances of Toronto's 200,000 Black residents (City of Toronto 2017, Hulchanski 2002, Hogan and Berry 2011, Census 2016). Anti-Black racism reflects and reinforces prejudice and stereotypes that can deprive racialized populations from equality in rental housing.

Systemic discrimination marginalizes Black Torontonians through the consequences of a system that creates and perpetuates economic and social disadvantage for the Black population. Outcomes of this include higher rates of poverty in the Black community, worse population health outcomes, and higher rates of working poverty (CABR 2017; Block and Galabuzi 2011; United Way 2019).

Conscious and subconscious individual anti-Black racism could also contribute to higher eviction filing rates in communities with more Black residents. A 2006 Toronto study found that most Black African immigrants experienced discrimination by landlords in their housing search, and that this was less of a problem for the Cape Verdeans, who have a lighter skin colour (Teixeira 2006). Through telephone 'discrimination audits' the Centre for Equality Rights in Accommodation (CERA) found that 25 per cent of Toronto Black lone parents faced moderate or severe discrimination when trying to rent an apartment (CERA 2009).

Subsidized and Social Housing

Our model found that as the percentage of subsidized rental in census tracts increased, eviction filing rates decreased (see figure 5). The lower rents in subsidized housing likely plays a role in reducing the risk of arrears and the evictions that stem from them. Subsidized housing likely also provides some protection against eviction through stronger institutional controls around evicting a resident. Generally, social housing providers attempt to avoid evicting their tenants as evictions run counter to their social mission (OCHE 2019). While tenants in social housing in Toronto generally have very low incomes, social housing seems to mitigate increased eviction filing rate in census tracts in Toronto.

Why Have Eviction Applications Decreased?

Both the city-wide number of formal eviction applications and the eviction filing rate have decreased over the study period. At the same time, the number of renter households in Toronto has increased, average rents have increased faster than average tenant incomes, and the number of renter households living with unaffordable rents has increased. Squaring these facts is difficult.

One factor could be that while there has been a significant net addition of renter households from 2006-2016, few of these net new renter households were low-income. So, while the denominator in the eviction filing rate (tenant households) is rising, the relevant population of low-income renter households is not. According to the Census, almost 85,000 new renter households were added from 2006 to 2016 across the Toronto region.[10] Of these, only 2,300 (2.7 per cent) were net new renter households with a household income below $40,000 per year. It could be that households with incomes under $40,000 did not form, as forming an independent household requires being able to afford a home to rent – something that has become increasingly difficult in the Toronto area for low-income renters. It could be that instead of renting full apartments, more low-income tenants are renting rooms, combining with other low-income renters, and/or living with family members. These actions would lead to these renters not being counted as independent renter households by the census. This could lead to the appearance of lower eviction filing rates as low-income renter households are doubled or tripled up.

It could also be that more evictions are taking place outside the formal Landlord and Tenant Board eviction system. If more evictions were taking place informally, illegally, and/or without documentation, the data used in this study would not be able to discern it.

It could also be that the Great Recession of 2008 triggered a lagged increase in eviction applications in the 2011-2013 period, and that during the subsequent recovery eviction application filing rates dropped back to previous levels. It is yet to be seen how the COVID-19 pandemic and recession will affect eviction rates, as this will depend on policies to mitigate these evictions.

Limitations

The eviction application dataset used in this study has a number of limitations. First, this data only describes eviction applications - not whether eviction applications directly or indirectly resulted in formal evictions or moves. This data only accounts for when the eviction process reaches an eviction application and LTB hearing, it does not account for notices of evictions given to tenants. Eviction notices are currently not tracked by any authorities that the authors are aware of. This dataset does not include information on informal or illegal evictions, and it does not allow us to estimate the number of informal or illegal evictions in Toronto.

Our regression analysis correlates census tract sociodemographic characteristics and eviction application rates - not the sociodemographic characteristics of the individual people receiving eviction applications. We are unable to examine the sociodemographic characteristics of people receiving eviction applications directly as these data are not collected. It is important to note that people receiving eviction applications do not necessarily match the characteristics of their neighbours.

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[10] Statistics Canada's Toronto Census Metropolitan Area (CMA), a geography similar to the Greater Toronto Area.

Promising Policy Directions

There are several promising policy directions for improving the response to evictions in Toronto. Novel responses may be required to avoid mass evictions related to the COVID-19 pandemic and recession. These policy directions have the potential to avoid evictions, their harm, and their costly outcomes for both tenants and landlords (Gaetz and Dej 2017; Lapointe et al. 2004; Plazier and Griffin 2017; Tunis 2017; Holl et al. 2015; Furman 2018). The following sections briefly present some promising policy directions as a prelude to future policy research and recommendations that the Wellesley Institute intends to complete.

Expanding Prevention Programs

One promising policy direction is better calibrating existing eviction prevention programs in terms of program size, eligibility, and support level. City eviction prevention programs, such as the EPIC program, have shown promising results in stabilizing 90 per cent of their participants in their housing (Ecker et al. 2018). The EPIC program however only currently serves an estimated 300 tenant households per year, while 20,000 receive formal eviction applications and countless others receive eviction notices and informal/ illegal eviction letters every year. New and expanded arrears protection programs including grants and loans will likely be required for tenants to be able to pay their rents and avoid arrears related evictions.

Reforming the Landlord and Tenant Board Process

Another promising policy direction would be to revisit the Landlord and Tenant Board (LTB) evictions process to reduce the costs and stress of evictions for both tenants and landlords. One example of this could be to increase and improve mediation at the LTB (Holl et al. 2016). The percentage of LTB applications that are mediated has decreased from a high of 13 per cent in 2013 to 9 per cent percent in 2017. This could be improved. Mediation usually results in a settlement and not an eviction order, though some mediated settlements do come back to the LTB. Mediation could also reduce the costs of evictions for landlords and improve the back payment of arrears.

Strengthening Legal Aid

Strengthening the legal aid system would likely improve outcomes for tenants facing evictions. In particular, improving access to legal representation and advice for tenants is promising. The Tenant Duty Counsel (TDC) program provides legal supports to tenants facing evictions in Toronto and produces strong results for tenants (ACTO 2019). In 2017, New York City established the Universal Access to Counsel (UAC) program for tenants facing eviction from a broad spectrum of the city's lower-income population. The UAC program has shown promising results in increasing the percentage of tenants with legal representation from 1 per cent before the program to nearly 30 per cent following implementation and ushered in a decrease number of evictions City-wide (Been et al. 2018; Heller 2019).

Improving Upstream Conditions

Improving the upstream conditions such as reducing rents, additional new rental supply, increased vacancy rates, and bolstered tenant incomes would likely reduce evictions in Toronto. Mass construction of social and non-profit housing would likely reduce the eviction filing rate in Toronto. Our multivariate analysis shows that as subsidized housing increases in areas the eviction filing rate decreases. Portable housing subsidies would also improve affordability in private rental housing, likely reducing the number of evictions related to arrears.

Increasing Education and Information for Tenants and Landlords

Education for tenants and landlords could reduce evictions and their related stress and disruption. Tenants need more information about their rights and the community resources available to support them (Lapointe et al. 2004). Clear information should be provided to tenants when they receive an eviction notice. This could be realized by including more information to tenants and landlords in eviction notices and applications making clear their respective rights and responsibilities.

Addressing Racial Prejudice

In order to address possible racial prejudice in evictions through policy action, further mixed-methods research is needed. The findings of this report provide a basis for our next study on evictions and racial prejudice in Toronto. The findings of both this study and the following mixed-methods study will be shared with the Ontario Human Rights Commission.

Conclusions

This report finds that eviction applications were common in Toronto prior to COVID-19, and that some neighbourhoods and communities faced disproportionate rates of eviction filing. The pandemic and recession have increased the risk of mass arrears and evictions. If left unaddressed by policy and program change, we could expect significant health and economic fallout.

This quantitative research presents signals on the state of evictions in Toronto and provides a foundation for deeper mixed-methods field research. Our research suggests the need for such further research to better understand evictions in Toronto and identify ways in order to reduce them. This will be particularly important as the effects of COVID-19 are felt. Our findings suggest links between poverty, race, and evictions in Toronto, which when connected with the emerging literature on the health impacts of evictions, suggests evictions may have negative implications for health equity. It is our conclusion that by better addressing residential evictions and their harms in Toronto we could improve population health and health equity.

Appendix A: Process of Evictions

In Ontario, evictions are regulated by procedures at the Landlord and Tenant Board (LTB) under the Residential Tenancies Act (RTA). The LTB is an administrative tribunal that adjudicates disputes between tenants and landlords and processes evictions. The RTA is the provincial act that governs rental tenancies, including rent control and evictions. The RTA delineates when and how a residential tenant can be evicted from their unit, and the procedures for doing so.

Formal evictions usually begin with a written eviction notice delivered to the tenant outlining the reason for the eviction. There are 8 different types of eviction notices, each beginning with the letter 'N' followed by a number (see text box below). The number of eviction notices given to tenants in Toronto is unknown, as notices can freely be printed from the LTB website and they do not require any filing with the LTB. For a landlord to formally evict a residential tenant in Ontario, they must have a valid reason listed in the RTA. Eviction notices include the date which the tenant is asked to move out by, which varies. If a tenant does not move out, or disagrees with the eviction notice, the next step is for the landlord to file an eviction application (LTB 2019; CLEO 2019).

What are the Types of Eviction Applications and Notices?

- Ns: Notices to End a Tenancy, or Eviction Notices, are the usually the first step in the evictions process and are written notices explaining the reason for the eviction
  o **N4** - Non-payment of Rent
  o **N5** - Interfering with Others, Damage or Overcrowding
  o **N6** - Illegal Acts or Misrepresenting Income in a Rent-Geared-to-Income Rental Unit
  o **N7** - For Causing Serious Problems in the Rental Unit or Residential Complex
  o **N8** - Reasons including persistently late rent, no longer qualifying for social housing, and ending employment that was a condition for the provision of housing.
  o **N12** - Landlord, a Purchaser or a Family Member Requires the Rental Unit
  o **N13** - Demolish the Rental Unit, Repair it or Convert it to Another Use

- Ls: Applications to Evict a Tenant, or Eviction Applications, follow an eviction notice and trigger a Landlord and Tenant Board hearing
  o **L1** - Non-Payment of Rent and To Collect Rent the Tenant Owes
  o **L2** - Evict a Tenant (not related to rent, e.g. for disturbance or damage)
  o **L3** - Tenant Gave Notice or Agreed to Terminate the Tenancy
  o **L4** - Tenant Failed to Meet Conditions of a Settlement or Order

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Eviction applications are filed by landlords and property managers to begin the next step in formal eviction proceedings. Eviction applications are the main source of data for this study. These applications are registered with the Landlord and Tenant Board and require a $175 - $190 fee, which can be included in the amount claimed by the landlord from the tenant. There are 4 types of eviction applications, each beginning with the letter 'L' followed by a number (see figure 5). Eviction applications trigger a hearing at the Landlord and Tenant Board, the date and time of which are outlined on the Notice of Hearing attached to the eviction application form (LTB 2019; CLEO 2019).

Landlord and Tenant Board hearings are quasi-judicial tribunal hearings controlled by a member of the LTB. At hearings landlords must prove the claims they made in their eviction applications, and tenants can question or challenge the eviction. Both parties may call witnesses, present evidence, and have legal representation. Mediation is offered prior to the hearing if both parties agree, which offers the possibility of a negotiated settlement or order. These mediated settlements could include provisions for paying back rent or changing behaviour. If mediation does not settle the eviction application, a hearing is held. In the hearing the LTB member decides if there is a legal

reason to evict and issues an 'order.' The Board member can take into consideration whether the landlord has failed to follow the law, if there has been discrimination, or if there are extenuating circumstances.

Eviction orders trigger the Sheriff to physically enforce the eviction. Sheriffs are the only officials who can carry out evictions by physically making tenants leave the unit and enabling landlords to change the locks. This is the conclusion of the formal evictions process, save financial claims and tenant appeals. Most evictions do not extend through this entire process, and many end with an eviction notice, eviction application, settlement, or hearing (Lapointe et al. 2004).

Appendix B: Detailed Methods

This study draws on data from the Landlord and Tenant Board (LTB) on formal eviction applications filed between 2010 and 2018. This dataset is administrative and was provided through the Social Justice Tribunals and the Ministry of the Attorney General.

For the geographic distribution of eviction applications, we geo-coded evictions using ESRI's geocoding software.

For our multivariate regression analysis, we explored associations between neighbourhood socio-demographic characteristics (drawn from 2016 census tracts) and monthly eviction filing rates (drawn from the LTB administrative dataset). Two types of eviction applications were isolated from the LTB data for the analysis: L1 eviction applications for non-payment or late rent, and L2 applications which cover 6 other reasons (see figure 5).

Multivariate analyses were carried out using negative binomial regression analyses, since our outcome (number of evictions over the period June 1st to December 31st, 2016) showed signs of overdispersion. We used the period June 1st to December 31st since the 2016 census was concluded at the end of May of that year. The regression equation included number of renter-occupied dwellings as an 'exposure' term (essentially, the natural log of rental dwellings, where the coefficient for this variable is constrained to '1'). Drawing upon the properties of logarithms (where $\ln(x)-\ln(y) = \ln(x/y)$), this essentially allows one to estimate a rate of eviction by moving the exposure term to the left side of the equation. Predictors were:
  • per cent of renters below LIM-AT,
  • per cent of primary household maintainer renters who are Black,
  • per cent of primary household maintainer renters who are South Asian,
  • per cent of primary household maintainer renters who are Chinese,
  • per cent renters in subsidized housing,
  • per cent of primary household maintainer renters who are under 25,
  • per cent of primary household maintainer renters who are female,
  • per cent of renters who are immigrants.

For data visualization, incidence rates were calculated using Stata's 'margins' command. This produces predicted counts of evictions for each census tract, and then divides that by the number of renter-occupied dwellings, to produce a value that can range from 0 to 1. We estimated incidence rates as average adjusted predictions.

The table on the next page provides the coefficients from this regression.

Table: Negative binomial regression predicting number of L1/L2 evictions in period June 1st, 2016 to December 31st, 2016, by census tract (N=567).

Variable	Coef.	P-value	95% CI LB	95% CI UB
Per cent of renters below LIM-AT	0.03	0.000	0.02	0.04
Per cent of primary household maintainer renters who are Black	0.03	0.000	0.02	0.03
Per cent of primary household maintainer renters who are South Asian	0.00	0.177	-0.01	0.00
Per cent of primary household maintainer renters who are Chinese	-0.02	0.000	-0.03	-0.02
Per cent renters in subsidized housing	-0.02	0.000	-0.03	-0.01
Per cent of primary household maintainer renters who are under 25	-0.01	0.375	-0.02	0.01
Per cent of primary household maintainer renters who are female	0.00	0.572	-0.01	0.01
Per cent of renters who are immigrants	0.18	0.458	-0.29	0.65
Constant	-4.76	0.000	-5.32	-4.20
Natural log of total rented dwellings (exposure)	1.00	N/A	N/A	N/A
Overdispersion parameter	0.35	0.000	0.31	0.41

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More information for tenants facing evictions:
Advocacy Centre for Tenants Ontario (ACTO) https://www.acto.ca
Community Legal Education Ontario (CLEO) https://www.cleo.on.ca
Federation of Metro Tenants Associations (FMTA) https://torontotenants.org